Official Form 1 (04/07)

United States Bankruptcy Court Eastern District of New York						Voluntary Petition			
Name of Debtor (if individual, enter Last, First, Mid Nazario, Adrian	ldle):					ebtor (Spouse) (La	st, First, N	Middle):	
All Other Names used by the Debtor in the last 8 yea (include married, maiden, and trade names):	ars					s used by the Joint , maiden, and trad		the last 8 ye	ears
Last four digits of Soc. Sec./Complete EIN or other Tax I.D. No. (if more than one, state all): 4350				sta	st four digits of te all):	of Soc. Sec./Comp	olete EIN o	or other Tax l	I.D. No. (if more than one,
Street Address of Debtor (No. & Street, City, and St. 29 Denise Drive North Babylon, NY	tate):			2	eet Address o 9 Denise I North Baby		o. & Street	, City, and S	itate):
	ZIP CO	ODE	11703			, , ,			ZIP CODE 11703
County of Residence or of the Principal Place of Bu Suffolk	isiness:				unty of Reside	ence or of the Prin	cipal Plac	e of Business	s:
Mailing Address of Debtor (if different from street a	address):					of Joint Debtor (i	f different	from street a	address):
	ZIP CO	ODE							ZIP CODE
Location of Principal Assets of Business Debtor (if di	ifferent fro	om street	address abo	ove):					ZID CODE
Type of Debtor			Nature	of Business	5	Cha	nter of B	Rankruntev	ZIP CODE Code Under Which
(Form of Organization) (Check one box.)	`	Check or					_		(Check one box)
✓ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.		Sing U.S.	C. § 101(51	al Estate as o	defined in 11	Chapter 7 Chapter 9	1		Chapter 15 Petition for Recognition of a Foreign Main Proceeding
Corporation (includes LLC and LLP) Partnership	[_	oad kbroker modity Brol	ker		Chapter 1 Chapter 1 Chapter 1	2		Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding
Other (If debtor is not one of the above entitie check this box and state type of entity below.)) [Clear	ring Bank					Nature of	Debts
		Othe		empt Entity	w	Dobts are	primorily /	(Check on	· · · · · · · · · · · · · · · · · · ·
	[(Check box tor is a tax-	x, if applicable exempt organized the United	ole) nization	Debts are debts, defi § 101(8) a individual	ned in 11 s "incurre primarily	U.S.C. d by an for a	Debts are primarily business debts.
				nal Revenue		personal, f hold purpo		house-	
Filing Fee (Check on	ne box)				Check one	box:	Chapte	er 11 Debto	ors
✓ Full Filing Fee attached					☐ Debtor	is a small business	debtor as	defined in 1	1 U.S.C. § 101(51D).
Filing Fee to be paid in installments (applicable				tach	Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).				
signed application for the court's consideration c unable to pay fee except in installments. Rule 10									ots (excluding debts owed to
Filing Fee waiver requested (applicable to chapt					insiders or affiliates) are less than \$2,190,000. Check all applicable boxes				
attach signed application for the court's consideration. See Official Form 3B.						is being filed with	this petiti	ion	
Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).									
Statistical/Administrative Information						,			ACE IS FOR COURT USE ONLY
☐ Debtor estimates that funds will be available for ☐ Debtor estimates that, after any exempt property expenses paid, there will be no funds available to ☐ Debtor estimates that after any exempt property expenses paid, there will be no funds available to ☐ Debtor estimates that funds will be available to Debtor estimates that funds will be available to Debtor estimates that funds will be available for Debtor estimates that funds will be available funds will be available for Debtor estimates that funds will be available funds will	y is exclu	ded and a	administrati	ve					
Estimated Number of Creditors	100 5	5 001	10.001	25 001	50.001	Orron			
1- 50- 100- 200- 1,00 49 99 199 999 5,00	000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	Over 100,000			
Estimated Assets	\$100,0 \$1 mil	000 to		\$1 million to	,	More than \$100	million		
Estimated Liabilities \$0 to \$50,000 \$100,000 \$100,000	\$100,0 \$1 mil	000 to		\$1 million to	,	More than \$100	million		

Official Form 1 (04/07) FORM B1, Page 2

Voluntary Petit (This page must to	tion be completed and filed in every case)	Name of Debtor(s): Adrian Nazario, Lillian Lopez-Nazario					
Location Where Filed:	NONE	Case Number:	Date Filed:				
Location Where Filed:		Case Number:	Date Filed:				
	Pending Bankruptcy Case Filed by any Spouse, Partner of	r Affiliate of this Debtor (If more than one, attach ad	ditional sheet)				
Name of Debtor: NONE		Case Number:	Date Filed:				
District:		Relationship:	Judge:				
10Q) with the Securi of the Securities Exc	Exhibit A debtor is required to file periodic reports (e.g., forms 10K and ities and Exchange Commission pursuant to Section 13 or 15(d) change Act of 1934 and is requesting relief under chapter 11.) tached and made a part of this petition.	Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b). X /s/ Richard L. Stern 8/8/2007 Signature of Attorney for Debtor(s) Date					
		Richard L. Stern, Esq.	11-2671938				
Yes, and Exhib							
If this is a joint petiti	completed and signed by the debtor is attached and made a part of the sion: also completed and signed by the joint debtor is attached and made a						
		ding the Debtor - Venue					
Ø	Check any Debtor has been domiciled or has had a residence, principal place preceding the date of this petition or for a longer part of such 180 or		ys immediately				
	There is a bankruptcy case concerning debtor's affiliate. general pa	artner, or partnership pending in this District.					
	Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District. or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.						
		les as a Tenant of Residential Property applicable boxes.)					
	Landlord has a judgment against the debtor for possession of debto	or's residence. (If box checked, complete the following).					
		(Name of landlord that obtained judgment)					
_		(Address of landlord)					
	Debtor claims that under applicable nonbankruptcy law, there are centire monetary default that gave rise to the judgment for possession	circumstances under which the debtor would be permitte on, after the judgment for possession was entered, and	d to cure the				
	Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.						

Official Form 1 (04/07)

Voluntary Potition

Voluntary Potition

oluntary Petition	Name of Debtor(s):					
(This page must be completed and filed in every case)	Adrian Nazario, Lillian Lopez-Nazario					
Sign	atures					
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative					
declare under penalty of perjury that the information provided in this petition is true and correct. If petitioner is an individual whose debts are primarily consumer debts and has	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.					
chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such	(Check only one box.)					
chapter, and choose to proceed under chapter 7. If no attorney represents me and no bankruptcy petition preparer signs the petition] I ave obtained and read the notice required by 11 U.S.C. § 342(b).	☐ I request relief in accordance with chapter 15 of Title 11, United States Code. Certified Copies of the documents required by § 1515 of title 11 are attached.					
request relief in accordance with the chapter of title 11, United States Code, specified n this petition.	Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the Chapter of title 11 specified in the petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.					
X s/ Adrian Nazario	X Not Applicable					
Signature of Debtor Adrian Nazario	(Signature of Foreign Representative)					
X s/ Lillian Lopez-Nazario						
Signature of Joint Debtor Lillian Lopez-Nazario	(Printed Name of Foreign Representative)					
Telephone Number (If not represented by attorney)	D.					
8/8/2007 Date	Date					
Signature of Attorney	Signature of Non-Attorney Petition Preparer					
X /s/ Richard L. Stern						
Signature of Attorney for Debtor(s)	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) 1 prepared this document for compensation and have					
Richard L. Stern, Esq., 11-2671938	provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§110(b), 110(h), and 342(b); and, (3) if rules or					
Printed Name of Attorney for Debtor(s) / Bar No.	guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum					
Macco & Stern, LLP	fee for services chargeable by bankruptcy petition prepares, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B					
Firm Name	is attached.					
135 Pinelawn Road Suite 120 South	Not Applicable					
Address	Not Applicable Printed Name and title, if any, of Bankruptcy Petition Preparer					
Melville, NY 11747						
(631) 549-7900	Social Security number(If the bankruptcy petition preparer is not an individual,					
Telephone Number	state the Social Security number of the officer, principal, responsible person or					
8/8/2007	partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. 110.)					
Date						
Signature of Debtor (Corporation/Partnership)	Address					
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the						
debtor.	X Not Applicable					
The debtor requests the relief in accordance with the chapter of title 11, United States						
Code, specified in this petition.	Date					
X Not Applicable	Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or					
Signature of Authorized Individual	partner whose social security number is provided above.					
Printed Name of Authorized Individual	Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:					
Title of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.					
Date	A bankruptcy petition preparer 's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both					

Official Form 1, Exhibit D (10/06)

responsibilities.);

UNITED STATES BANKRUPTCY COURT Eastern District of New York

In re:	Adrian Nazario	Lillian Lopez-Nazario	Case No.	
	Debtor(s)		_	(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can

dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.
Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.
1. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]
If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial

Official Form 1, Exh. D (10/06) – Cont.

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. '109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:

S/ Adrian Nazario

Adrian Nazario

Entered 08/08/07 14:39:42

Case 8-07-73041-jbr Doc 1 Filed 08/08/07

Date: 8/8/2007

Official Form 1, Exhibit D (10/06)

responsibilities.);

UNITED STATES BANKRUPTCY COURT

Eastern District of New York

Case No.

In re: Adrian Naza	ario Lillian Lopez-Nazario	Case No.
Debtor(s)	(if known)
EXHIBIT D - IN	NDIVIDUAL DEBTOR'S STAT CREDIT COUNSELING F	EMENT OF COMPLIANCE WITH
counseling listed below. If dismiss any case you do fi will be able to resume coll	you cannot do so, you are not eli le. If that happens, you will lose vection activities against you. If yo may be required to pay a second	of the five statements regarding credit gible to file a bankruptcy case, and the court can whatever filing fee you paid, and your creditors our case is dismissed and you file another filing fee and you may have to take extra steps
		petition is filed, each spouse must complete and file d attach any documents as directed.
counseling agency approved for available credit counselin	by the United States trustee or ban g and assisted me in performing a r he services provided to me. Attach	nkruptcy case , I received a briefing from a credit kruptcy administrator that outlined the opportunities elated budget analysis, and I have a certificate a copy of the certificate and a copy of any debt
counseling agency approved for available credit counselin certificate from the agency dagency describing the service	by the United States trustee or ban g and assisted me in performing a rescribing the services provided to m	nkruptcy case, I received a briefing from a credit kruptcy administrator that outlined the opportunities elated budget analysis, but I do not have a se. You must file a copy of a certificate from the sy debt repayment plan developed through the
obtain the services during the merit a temporary waiver of	e five days from the time I made my the credit counseling requirement so	es from an approved agency but was unable to request, and the following exigent circumstances of can file my bankruptcy case now. [Must be narize exigent circumstances here.]
your request. You must sti bankruptcy case and prom copy of any debt managem can be granted only for cat within the 30-day period. F	Il obtain the credit counseling bri ptly file a certificate from the age nent plan developed through the a use and is limited to a maximum ailure to fulfill these requirement your reasons for filing your bankr	our motion, it will send you an order approving refing within the first 30 days after you file your ency that provided the briefing, together with a agency. Any extension of the 30-day deadline of 15 days. A motion for extension must be filed is may result in dismissal of your case. If the uptcy case without first receiving a credit
statement.] [Must be accomp	panied by a motion for determination acity. (Defined in 11 U.S.C. § 109(h)	oriefing because of: [Check the applicable by the court.] (4) as impaired by reason of mental illness or making rational decisions with respect to financial

Official Form 1, Exh. D (10/06) – Cont.

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. '109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:

S/ Lillian Lopez-Nazario

Lillian Lopez-Nazario

Entered 08/08/07 14:39:42

Case 8-07-73041-jbr Doc 1 Filed 08/08/07

Date: 8/8/2007

FORM B6A (10/05) Adrian Nazario Lillian Lopez-Nazario In re: (If known) **Debtors SCHEDULE A - REAL PROPERTY CURRENT VALUE** HUSBAND, WIFE, JOINT OR COMMUNITY OF DEBTOR'S INTEREST IN **DESCRIPTION AND** PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM AMOUNT OF NATURE OF DEBTOR'S INTEREST IN PROPERTY LOCATION OF SECURED **PROPERTY** CLAIM OR EXEMPTION

Total

▶

(Report also on Summary of Schedules.)

0.00

FormB6B (10/05)

In re	Adrian Nazario	Lillian Lopez-Nazario		Case No.	
		D	ebtors		(If known)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand		cash on hand	J	1,000.00
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	х			
 Security deposits with public utilities, telephone companies, landlords, and others. 	X			
Household goods and furnishings, including audio, video, and computer equipment.		household goods	7	2,500.00
Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	Х			
6. Wearing apparel.		wearing apparel	J	1,500.00
7. Furs and jewelry.		jewelry	J	250.00
Firearms and sports, photographic, and other hobby equipment.	Х			
 Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. 		John Hancock whole life - borrowed against	W	unknown
10. Annuities. Itemize and name each issuer.	Х			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give Particulars.		403(b)	Н	45,000.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	Х			
14. Interests in partnerships or joint ventures. Itemize.	Х			
Government and corporate bonds and other negotiable and nonnegotiable instruments.	Х			

Form B6B-Cont. (10/05)

In re	Adrian Nazario	Lillian Lopez-Nazario	Case No.	
		Debto	 -	(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
16. Accounts receivable.	Х			
Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	Х			
Other liquidated debts owed to debtor including tax refunds. Give particulars.	Х			
Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	Х			
Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	Х			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	x			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1997 Oldsmobile Aurora	Н	100.00
Automobiles, trucks, trailers, and other vehicles and accessories.		2000 Nissan Altima 100,000 miles	J	2,000.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	Х			
28. Office equipment, furnishings, and supplies.	Х			
29. Machinery, fixtures, equipment and supplies used in business.	Х			
30. Inventory.	Х			
31. Animals.		2 dogs	J	unknown

Form B6B-Cont. (10/05)

In re Adrian Nazario Lillian Lopez-Nazario Case No. _____

Debtors

SCHEDULE	B - PERSONAL	PROPERTY
-----------------	--------------	-----------------

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
32. Crops - growing or harvested. Give particulars.	Х			
33. Farming equipment and implements.	Х			
34. Farm supplies, chemicals, and feed.	Х			
35. Other personal property of any kind not already listed. Itemize.	Х			
	_	2 continuation sheets attached Total	al >	\$ 52,350.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

(If known)

Offici	ial Form 6C (04/0	7)			
In re	Adrian Nazario	Lillian Lopez-Nazario		Case No.	
			Debtors ,		(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	☐ Check if debtor claims a homestead exemption that exceeds \$136,875
☐11 U.S.C. § 522(b)(2)	
☑ 11 U.S.C. § 522(b)(3)	

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION		
1997 Oldsmobile Aurora	Debt. & Cred. Law § 282	100.00	100.00		
2000 Nissan Altima 100,000 miles	Debt. & Cred. Law § 282	2,000.00	2,000.00		
403(b)	Debt. & Cred. Law § 282, Ins. Law §4607, CPLR §5205(c)	45,000.00	45,000.00		
household goods	CPLR § 5205(a)(5)	2,500.00	2,500.00		
jewelry	CPLR §5205(a)(6)	250.00	250.00		
John Hancock whole life - borrowed against	CPLR § 5205(i)	unknown	unknown		
wearing apparel	CPLR § 5205(a)(5)	1,500.00	1,500.00		

Official Form 6D (10/06)		
In re Adrian Nazario	Lillian Lopez-Nazario	Case No.	
	Debtors		(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.			VALUE					

continuation sheets attached

0

Subtotal → (Total of this page)

Total > (Use only on last page)

\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00

Off	ficial Form 6E (04/07)	
In r	re Adrian Nazario Lillian Lopez-Nazario	Case No
	Debtors	(If known)
	SCHEDULE E - CREDITORS HOL	DING UNSECURED PRIORITY CLAIMS
_		
1	Check this box if debtor has no creditors holding unsecured	priority claims to report on this Schedule E.
TY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below	w if claims in that category are listed on the attached sheets)
	Domestic Support Obligations	
	Claims for domestic support that are owed to or recoverable by a spouse ponsible relative of such a child, or a governmental unit to whom such a do U.S.C. § 507(a)(1).	·
	Extensions of credit in an involuntary case	
app	Claims arising in the ordinary course of the debtor's business or financia continent of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).	al affairs after the commencement of the case but before the earlier of the
	Wages, salaries, and commissions	
	Wages, salaries, and commissions, including vacation, severance, and sependent sales representatives up to \$10,950* per person earned within 18 siness, whichever occurred first, to the extent provided in 11 U.S.C. § 507(80 days immediately preceding the filing of the original petition, or the cessation
	Contributions to employee benefit plans	
cess	Money owed to employee benefit plans for services rendered within 180 station of business, whichever occurred first, to the extent provided in 11 L	
	Certain farmers and fishermen	
	Claims of certain farmers and fishermen, up to \$5,400* per farmer or fis	sherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals	
hou	Claims of individuals up to \$2,425* for deposits for the purch usehold use, that were not delivered or provided. 11 U.S.C. § 5	hase, lease, or rental of property or services for personal, family, or $507(a)(7)$.
	Taxes and Certain Other Debts Owed to Governmental U	Units
	Taxes, customs duties, and penalties owing to federal, state, and local g	povernmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depo	ository Institution
	Claims based on commitments to the FDIC, RTC, Director of the Office vernors of the Federal Reserve System, or their predecessors or successor (a)(9).	•

☐ Claims for Death or Personal Injury While Debtor Was Intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

1 continuation sheets attached

Official Form 6E (04/07) - Cont.

In re Adrian Nazario Lillian Lopez-Nazario

Case No.

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO.									

Sheet no. $\underline{1}$ of $\underline{1}$ continuation sheets attached to Schedule of Creditors Holding Priority Claims

Subtotals⊁ (Totals of this page)

Total

(Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)

Total > (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)

\$ 0.00	\$ 0.00	\$ 0.00
\$ 0.00		
	\$ 0.00	\$ 0.00

(If known)

Officia	al Form 6F (10/06)		
In re	Adrian Nazario	Lillian Lopez-Nazario	Case No.
		Dobtors	(If known)

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

Check this box if debtor has no ci	eui	1015 1	nolding unsecured nonpriority claims to report	OII t	1115	cite	dule F.
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.		J					unknown
American Express PO Box 2855 New York, NY 10116-2855			credit card				
ACCOUNT NO. 002500000217174887		J	-				265.07
AT&T Wireless c/o Palisades Collection PO Box 1244 Englewood Cliffs, NJ 07632			credit card 1999				
ACCOUNT NO. 4356023200197956		J					3,489.97
Bank of America c/o Northland Group Inc. PO Box 390846 Edina, MN 55439			credit card 12/2003 - 7/2006				
ACCOUNT NO. 24298		J					8,680.57
Bay Ridge Federal Credit Union 9000 4 Avenue Brooklyn, NY 11209			loan				
ACCOUNT NO. 4227-6470-1976-5774		J	-				427.01
BP Card PO Box 15325 Wilmington, DE 19886			credit card 12/2001 - 4/2007				

6 Continuation sheets attached

Subtotal > \$ 12,862.62

Total > \$

Official Form 6F (10/06) - Cont.								
In re	Adrian Nazario	Lillian Lopez-Nazario	Case No.					
		Debtors	(If known)					

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.		J					Duplicate
Capital Credit Services PO Box 15118 Jacksonville, FL 32239		For noticing purposes only Metris Credit Card					
ACCOUNT NO. 4262362141976004		J					1,407.06
Capital One c/o Cohen & Slamowitz PO Box 9004 Woodbury, NY 11797		credit card 1/2000- 3/2005					
ACCOUNT NO. 5291151475331730		J					1,104.66
Capital One c/o Northland Group Inc. PO Box 390846 Edina, MN 55439		credit card 12/2000 - 5/2005					
ACCOUNT NO. 5291151475381730		J					849.86
Capital One Bank c/o Weltman Weinberg & Reis -Ste. 200 323 W. Lakeside Ave. Cleveland, OH 44113		credit card 11/1999 - 5/2005					
ACCOUNT NO. 4121-7416-32309-734		J					2,303.70
Capital One Bank c/o Cohen & Slamowitz PO Box 9001 Woodbury, NY 11797			credit card 1/2000 - 3/2005				

Sheet no. $\underline{1}$ of $\underline{6}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

\$ Subtotal 5,665.28

Official	Form 6F (10/06)	- Cont.	
In re	Adrian Nazario	Lillian Lopez-Nazario	Case No.
		Debtors	(If known)

(Continuation Sheet)

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 43886421151400009		J					917.09
Capital One Bank c/o Associated Recovery Systems PO Box 469046 Escondido< CA 92046		credit card 5/1998 - 4/2006					
ACCOUNT NO.		J					828.72
Capital One Bank c/o Northland Group Inc. PO Box 390846 Edina, MN 55439		credit card 10/2000 - 5/2005					
ACCOUNT NO. 5406-1602-1780-7864		J					6,502.80
Citi Card AA Advantage PO Box 183056 Columbus, OH 43218		credit card 10/1999 - 4/2007					
ACCOUNT NO. 208772354		J					1,405.73
Citibank c/o Acadmey Collection Service PO Box 16119 Philadelphia, PA 19114		credit card 2000 - 5/2006					
ACCOUNT NO. 20872334		J					1,661.06
Citibank c/o NCO Financial Systems PO Box 15884 Wilmington, DE 19850		credit card					

Sheet no. $\underline{2}$ of $\underline{6}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 11,315.40

Total > \$

Official	Form 6F (10/06)	- Cont.	
In re	Adrian Nazario	Lillian Lopez-Nazario	Case No
		Debtors	(If known)

(Continuation Sheet)							
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 83861104 Citibank NA c/o NCO Financial Systems PO Box 15889 Wilmington, DE 19850		J	credit card 2000 - 2005				11,272.32
Discover PO Box 3008 New Albany, OH 43054-3008		J	credit card				unknown
Fashion Bug PO Box 856021 Louisville, KY 40285-6021		J	credit card				unknown
ACCOUNT NO. 13381064060200893 J Household Bank c/o Pentagroup Financial 81-36 189th Street Jamaica Estates, NY 11423		credit card 1/2000 - 7/2005				1,379.18	
ACCOUNT NO. 002081741 Household Bank c/o Atlantic Credit & Finance (FNCB) PO Box 57660 Sparks, NV 89435		J	credit card 10/2000 - 5/2005				2,152.87

Sheet no. $\underline{3}$ of $\underline{6}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

\$ Subtotal > 14,804.37

Official	1 Form 6F (10/06)	- Cont.	
In re	Adrian Nazario	Lillian Lopez-Nazario	Case No
		Debtors	(If known)

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5489550056726667		J					1,763.97
HSBC c/o Portfoli Recovery Associates PO Box 12414 Norfolk, VA 23541		credit card 11/1999 - 4/2005					
ACCOUNT NO. 082-272-820-01		J					689.08
JC Penney PO Box 960001 Orlando, FL 32896		credit card 9/1999 - 4/2007					
ACCOUNT NO.		J					unknown
Kohl's Payment Center PO Box 2983 Milwaukee, Wi 53201-2983		credit card					
ACCOUNT NO.		J					Duplicate
Mel S. Harris & Associates LLC 116 John Street Suite 1510 New York, NY 10038		For noticing purposes only Pinpoint Technologies Inc.					
ACCOUNT NO. 5458001844308311		J					1,490.15
Metris Credit Card c/o Central Credit Sces. PO Box 15118 Jacksonville, FL 32239			credit card 5/1998 - 4/2005				

Sheet no. $\underline{4}$ of $\underline{6}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

\$ Subtotal > 3,943.20

	Adrian Nazario	Debtors ,	(If known)
In re	Adrian Nazario	Lillian Lopez-Nazario	Case No.
Official	Form 6F (10/06)	- Cont.	

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 516198		J					1,505.10
Midland Funding c/o Rubin & Rothman 1787 Veteranrs Highway Islandia, NY 11749			credit card				
ACCOUNT NO. 6019-1703-0767-3860 J PC Richards c/o GE Money Bank PO Box 960061 Orlando, FL 32896-0061		credit card 9/1999 -4/2007				1,766.60	
ACCOUNT NO. Index No.: 40871-07		Н		Х		х	unknown
Pinpoint Technologies LLC 81-36 189th Street Jamaica Estates, NY 11423		judgment Pinpoint v. Adrian Nazario 12/2001 - 5/2005					
ACCOUNT NO.		J					Duplicate
Portfolio Recovery Associates PO Box 12914 Norfolk, VA 23541		For noticing purposes only HSBC					
ACCOUNT NO.		J					Duplicate
Rubin & Rothman LLC 1787 Veterans Highway Islanida, NY 11749		For noticing purposes only					

Sheet no. $\underline{5}$ of $\underline{6}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

\$ Subtotal > 3,271.70

Official	Form 6F (10/06)	- Cont.	
In re	Adrian Nazario	Lillian Lopez-Nazario	Case No
		Debtors	(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

	(Continuation Sheet)						
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 629-404-971		J					447.97
Shell Card Processing Center PO Box 185018 Columbus, OH 43218			credit card 12/2001 - 4/2007				
ACCOUNT NO. 2-00755952							Duplicate
Sheriff of Suffolk County 360 Yaphank Avenue Suite 1A Yaphank, NY 11980		For noticing purposes only Midland Funding					
ACCOUNT NO. 33075025		J					9,138.10
Washington Mutual Bank c/o Forster & Garbus 500 Bi-County Blvd. PO Box 9030 Farmingdale, NY 11735		credit card 6/1998 - 5/2005					

Sheet no. $\underline{6}$ of $\underline{6}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 9,586.07

Total > \$ 61,448.64

(10/05)	
In re: Adrian Nazario Lillian Lopez-Nazario Debtors	, Case No(If known)
SCHEDULE G - EXECUTORY CON	ITRACTS AND UNEXPIRED LEASES
☐ Check this box if debtor has no executory contracts or unexpired le	eases.
NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
month to month rental	

FORM BIGH					
(10/05)					
In re: Adrian Nazario Lillian Lopez-Nazario	Case No.				
Debtors	· (If known)				
SCHEDULE H - CODEBTORS					
Check this box if debtor has no codebtors.					
NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR				

Official	Form	61	(1 0	/ne)
Official	LOUI	01	ΙU	וסטי

In re	Adrian Nazario Lillian Lopez-Nazario	Case No.	
	Debtors		(If known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 7, 11, 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital Status: married	DEPENDENTS OF	DEBTOR AND SPOUSE		
	RELATIONSHIP(S):		AGE(S):	
Employment:	DEBTOR	SPOUSE		
Occupation	Project Manager	Disabled Register Nurse	<u> </u>	
Name of Employer	Maimonides Medical Center	disability		
How long employed	21 years	on permanent		
	4802-10th Avenue Brooklyn, NY 11219			
	age or projected monthly income at time	DEBTOR	SPOUSE	
Monthly gross wages, sala (Prorate if not paid month)		\$	\$	0.00
Estimate monthly overtime		\$	\$	0.00
3. SUBTOTAL		\$5,274.85	\$	0.00
4. LESS PAYROLL DEDUC	CTIONS	¥ <u> </u>		0.00
a. Payroll taxes and so	cial security	\$	\$	0.00
b. Insurance		\$ 467.61	\$	0.00
c. Union dues		\$0.00	\$	0.00
d. Other (Specify)	Other	\$ <u>629.41</u>	\$	0.00
5. SUBTOTAL OF PAYRO	LL DEDUCTIONS	\$ 2,256.25	\$	0.00
6. TOTAL NET MONTHLY	TAKE HOME PAY	\$3,018.60	\$	0.00
7. Regular income from oper (Attach detailed statem	ration of business or profession or farm	\$ 0.00	\$	0.00
Income from real property	,	\$ 0.00	\$	0.00
Interest and dividends		\$ 0.00	\$	0.00
	support payments payable to the debtor for the dependents listed above.	\$ 0.00	\$	0.00
11. Social security or other g		,		300.00
(Specify) 12. Pension or retirement inc	nomo	\$\$ 0.00 \$000	\$	-
13. Other monthly income	Jone	Ψ <u> </u>	<u> </u>	0.00
(Specify)		0.00	\$	0.00
14. SUBTOTAL OF LINES	7 THROUGH 13	\$0.00	\$	00.00
15. AVERAGE MONTHLY I	NCOME (Add amounts shown on lines 6 and 14)	\$3,018.60	\$1,8	00.00
	MONTHLY INCOME: (Combine column totals one debtor repeat total reported on line 15)	\$ 4,818	3.60	
	and the second s	(Report also on Summary of Sch		ole, on

Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document.:

NONE

Official Form 6 - Summary (10/06)

United States Bankruptcy Court Eastern District of New York

In re	Adrian Nazario	Lillian Lopez-Nazario		Case No.		
		Debtors	,	Chapter	7	_

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 0.00		
B - Personal Property	YES	3	\$ 52,350.00		
C - Property Claimed as Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	1		\$ 0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	7		\$ 61.448.64	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 4.818.60
J - Current Expenditures of Individual Debtor(s)	YES	1			\$ 5.065.41
TOTAL		19	\$ 52,350.00	\$ 61,448.64	

Official Form 6 - Statistical Summary (10/06)

United States Bankruptcy Court Eastern District of New York

n re	Adrian Nazario Lillian Lopez-Nazario		Case No.		
		I	Debtors	Chapter	7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E.	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

State the following:

Average Income (from Schedule I, Line 16)	\$ 4,818.60
Average Expenses (from Schedule J, Line 18)	\$ 5,055.00
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	\$ 5,268.35

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$61,448.64
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$61,448.64

Official Form 6 - Declaration (10/06)	
In re Adrian Nazario Lillian Lopez-Nazario Debtors	Case No(If known)
DECLARATION CONCER	NING DEBTOR'S SCHEDULES
DECLARATION UNDER PENALT	Y OF PERJURY BY INDIVIDUAL DEBTOR
I declare under penalty of perjury that I have read the fore summary page plus 2), and that they are true and correct to the	going summary and schedules, consisting of 21 sheets (<i>total shown c</i> e best of my knowledge, information, and belief.
Date: 8/8/2007	Signature: s/ Adrian Nazario Adrian Nazario Debtor
Date: 8/8/2007	Signature: s/ Lillian Lopez-Nazario Lillian Lopez-Nazario (Joint Debtor, if any)
	[If joint case, both spouses must sign]

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)

Official Form 7 (04/07)

AMOUNT

UNITED STATES BANKRUPTCY COURT Eastern District of New York

In re:	Adrian Nazario Lillia	an Lopez-Nazario	Case No.				
•		Debtors	(If known)				
		STATEMENT OF FINANCIAL AFFAIRS					
	1. Income from	employment or operation of business					
None	State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)						
	AMOUNT	SOURCE	FISCAL YEAR PERIOD				
	76,265.00	Income from employment - joint	2005				
	83,091.00	Income from employment joint	2006				
	28,000.00	Income from employment husband	2007 to date				
	2. Income other than from employment or operation of business						
None	profession, or operat commencement of the spouse separately. (income received by the debtor other than from emploion of the debtor's business during the two years in his case. Give particulars. If a joint petition is filed, so Married debtors filing under chapter 12 or chapter 15 or not a joint petition is filed, unless the spouses are	mediately preceding the state income for each 3 must state income for				

FISCAL YEAR PERIOD

SOURCE

disability.

Wife receives social security

3. Payments to creditors

Complete a. or b., as appropriate, and c.

None

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less that \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATES OF AMOUNT AMOUNT

NAME AND ADDRESS OF CREDITOR PAYMENTS PAID STILL OWING

Debtor pays current rent and has made payments to various credit card companies.

None

 $\mathbf{\Delta}$

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,475. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

DATES OF PAID OR AMOUNT PAYMENTS/ VALUE OF STILL TRANSFERS TRANSFERS OWING

NAME AND ADDRESS OF CREDITOR

None

c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATES OF AMOUNT
AND RELATIONSHIP TO DEBTOR PAYMENTS AMOUNT PAID STILL OWING

on rent expenses

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT COURT OR AGENCY STATUS OR
AND CASE NUMBER NATURE OF PROCEEDING AND LOCATION DISPOSITION

Pinpoint Technologies LLC v. Adrian Nazario Index 40871-07 **Civil Court Kings County**

Midland Funding Inc. judgment

3

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

 $\mathbf{\Lambda}$

NAME AND ADDRESS DESCRIPTION OF PERSON FOR WHOSE DATE OF AND VALUE OF BENEFIT PROPERTY WAS SEIZED **SEIZURE PROPERTY**

5. Repossessions, foreclosures and returns

None

 $\mathbf{\Lambda}$

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF REPOSSESSION. DESCRIPTION NAME AND ADDRESS FORECLOSURE SALE AND VALUE OF OF CREDITOR OR SELLER TRANSFER OR RETURN **PROPERTY**

6. Assignments and receiverships

None

 $\mathbf{\Lambda}$

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

> TERMS OF ASSIGNMENT

NAME AND ADDRESS DATE OF OF ASSIGNEE **ASSIGNMENT** OR SETTLEMENT

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

 $\mathbf{\Delta}$

NAME AND ADDRESS DESCRIPTION NAME AND ADDRESS OF COURT DATE OF AND VALUE OF OF CUSTODIAN CASE TITLE & NUMBER **ORDER PROPERTY**

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS RELATIONSHIP DESCRIPTION
OF PERSON TO DEBTOR, DATE AND VALUE OF

OR ORGANIZATION IF ANY OF GIFT GIFT

8. Losses

None

✓

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION DESCRIPTION OF CIRCUMSTANCES AND, IF

AND VALUE OF LOSS WAS COVERED IN WHOLE OR IN PART DATE OF PROPERTY BY INSURANCE, GIVE PARTICULARS LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE OF PAYMENT, AMOUNT OF MONEY OR OF PAYEE NAME OF PAYOR IF DESCRIPTION AND VALUE

OTHER THAN DEBTOR OF PROPERTY

Macco & Stern, LLP paid \$840.00 8/2/07 For 135 Pinelawn Road with Suite 120S Fee

For services rendered in connection with this instant filing \$1,300.00 Filing Fee \$299.00 See 2016 & 2017 statement

attached.

10. Other transfers

Melville, NY 11747

None

 \checkmark

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE

NAME AND ADDRESS OF TRANSFEREE,

RELATIONSHIP TO DEBTOR

DESCRIBE PROPERTY
TRANSFERRED
AND VALUE RECEIVED

5

None

Ø

b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S

INTEREST IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR AMOUNT AND DIGITS OF ACCOUNT NUMBER,
AND AMOUNT OF FINAL BALANCE OR CLOSING

Citibank Checking and Savings

12. Safe deposit boxes

None

 $\mathbf{\Delta}$

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DESCRIPTION DATE OF TRANSFER
OF BANK OR OF THOSE WITH ACCESS OF OR SURRENDER,
OTHER DEPOSITORY TO BOX OR DEPOSITORY CONTENTS IF ANY

13. Setoffs

None

 \square

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

AMOUNT OF SETOFF

NAME AND ADDRESS OF CREDITOR

SETOFF

6

14. Property held for another person

None

Ø

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS DESCRIPTION AND VALUE

OF OWNER OF PROPERTY LOCATION OF PROPERTY

15. Prior address of debtor

None

 \square

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None



If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor 's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

None



SITE NAME AND NAME AND ADDRESS DATE OF ENVIRONMENTAL ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None

 $\sqrt{}$

SITE NAME AND NAME AND ADDRESS DATE OF ENVIRONMENTAL ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

None

NAME AND ADDRESS
OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR
DISPOSITION

18. Nature, location and name of business

None

V

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

LAST FOUR DIGITS
OF SOC. SEC. NO./
NAME COMPLETE EIN OR
OTHER TAXPAYER

ADDRESS

NATURE OF BUSINESS

BEGINNING AND ENDING

7

DATES

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None

NAME

ADDRESS

19. Books, records and financial statements

I.D. NO.

None

Ø

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None

V

NAME AND ADDRESS

DATES SERVICES RENDERED

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

None

 $\mathbf{\Delta}$

NAME ADDRESS

8

commencement of this of	case by the debtor.		
NAME AND ADDRESS		DATE ISSUED	
20. Inventories			
	last two inventories taken of your p each inventory, and the dollar amo	• •	
DATE OF INIVENITORY	INIVENTARY OUR FRANCOR		DOLLAR AMOUNT OF INVENTORY
DATE OF INVENTORY	INVENTORY SUPERVISOR		(Specify cost, market or other basis)
 List the name and a nventories reported in a 	ddress of the person having posses, above.	ssion of the records o	f each of the two
DATE OF INVENTORY		NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS	
	ers, Officers, Directors and		
-	tnership, list the nature and percental	tage of partnership ir	nterest of each
a. If the debtor is a par member of the partnersh NAME AND ADDRESS	nip.	tage of partnership ir RE OF INTEREST	nterest of each PERCENTAGE OF INTERES
member of the partnershown AME AND ADDRESS D. If the debtor is a cor	NATUR Poration, list all officers and directo For indirectly owns, controls, or hold	RE OF INTEREST	PERCENTAGE OF INTERES
member of the partnershown ADDRESS D. If the debtor is a corstockholder who directly	NATUR Poration, list all officers and directo For indirectly owns, controls, or hold	RE OF INTEREST	PERCENTAGE OF INTERES
member of the partnershown ADDRESS D. If the debtor is a corstockholder who directly	NATUR Poration, list all officers and directo For indirectly owns, controls, or hold	RE OF INTEREST	PERCENTAGE OF INTERES
nember of the partnersh NAME AND ADDRESS D. If the debtor is a corstockholder who directly securities of the corpora	NATUR NATUR Poration, list all officers and directo or indirectly owns, controls, or hold tion.	RE OF INTEREST	PERCENTAGE OF INTERES , and each of the voting NATURE AND PERCENTAGE
nember of the partnersh NAME AND ADDRESS D. If the debtor is a corstockholder who directly securities of the corpora	NATUR NATUR Poration, list all officers and directo or indirectly owns, controls, or hold tion.	RE OF INTEREST ITS of the corporation, ds 5 percent or more	PERCENTAGE OF INTERES , and each of the voting NATURE AND PERCENTAGE
nember of the partnershame AND ADDRESS D. If the debtor is a constockholder who directly securities of the corporation of the AND ADDRESS NAME AND ADDRESS	poration, list all officers and director or indirectly owns, controls, or hold tion. TITLE	rs of the corporation, ds 5 percent or more	PERCENTAGE OF INTERES , and each of the voting NATURE AND PERCENTAGE OF STOCK OWNERSHIP
nember of the partnershame and ADDRESS D. If the debtor is a constockholder who directly securities of the corporation of the	nip. NATUR poration, list all officers and directo or indirectly owns, controls, or hole tion. TITLE	rs of the corporation, ds 5 percent or more hareholders	PERCENTAGE OF INTERES , and each of the voting NATURE AND PERCENTAGE OF STOCK OWNERSHIP
nember of the partnershame and ADDRESS D. If the debtor is a constockholder who directly securities of the corporation of the	nip. NATUR poration, list all officers and director or indirectly owns, controls, or hold tion. TITLE rs, officers, directors and significant of the control of the con	rs of the corporation, ds 5 percent or more hareholders	PERCENTAGE OF INTERES , and each of the voting NATURE AND PERCENTAGE OF STOCK OWNERSHIP
nember of the partnershame a. If the debtor is a corporation of the co	nip. NATUR poration, list all officers and director or indirectly owns, controls, or hold tion. TITLE rs, officers, directors and sections are sections.	rs of the corporation, ds 5 percent or more hareholders	PERCENTAGE OF INTERES and each of the voting NATURE AND PERCENTAG OF STOCK OWNERSHIP nership within one
nember of the partnershame a. If the debtor is a partnershame a. If the debtor is a partnershame immediately precent a. If the debtor is a partnershame.	nip. NATUR poration, list all officers and director or indirectly owns, controls, or hold tion. TITLE rs, officers, directors and sections are sections.	rs of the corporation, ds 5 percent or more hareholders thdrew from the partrice.	PERCENTAGE OF INTERES , and each of the voting NATURE AND PERCENTAG OF STOCK OWNERSHIP mership within one DATE OF WITHDRAW
nember of the partnershame a. If the debtor is a partnershame a. If the debtor is a partnershame immediately precent a. If the debtor is a partnershame.	poration, list all officers and director or indirectly owns, controls, or hold tion. TITLE rs, officers, directors and significant of this case ADDRESS poration, list all officers, or directors are immediately preceding the compared to	rs of the corporation, ds 5 percent or more hareholders thdrew from the partrice.	PERCENTAGE OF INTERES , and each of the voting NATURE AND PERCENTAGE OF STOCK OWNERSHIP Mership within one DATE OF WITHDRAW with the corporation ase.
nember of the partnershame a. If the debtor is a partnershame a. If the debtor is a partnershame immediately precent a. If the debtor is a partnershame.	poration, list all officers and director or indirectly owns, controls, or hold tion. TITLE rs, officers, directors and significant of the commencement of this case ADDRESS	rs of the corporation, ds 5 percent or more hareholders thdrew from the partrice.	PERCENTAGE OF INTERES , and each of the voting NATURE AND PERCENTAGE OF STOCK OWNERSHIP Mership within one DATE OF WITHDRAW with the corporation

23. Withdrawals from a partnership or distributions by a corporation

None

abla

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT,

RELATIONSHIP TO DEBTOR

DATE AND PURPOSE
OF WITHDRAWAL

AMOUNT OF MONEY
OR DESCRIPTION
AND VALUE OF PROPERTY

24. Tax Consolidation Group.

None

abla

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER

25. Pension Funds.

None

 \checkmark

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER

.

[if completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 8/8/2007

Signature of Debtor Adrian Nazario

Signature of Joint Debtor

Signature of Joint Debtor

Lillian Lopez-Nazario

9

Form 8 (10/05)

UNITED STATES BANKRUPTCY COURT Eastern District of New York

in re: Adrian Nazario Lii	iian Lopez-Nazario			Case No.		
	Debto	rs		Chapter <u>7</u>		
CHAPTER	7 INDIVIDUAL D	EBTOR'S	STATEME	NT OF IN	ΓΕΝΤ	ION
I have filed a schedule of asse	ets and liabilities which includes	debts secured by pro	operty of the estate			
☐ I have filed a schedule of exec	cutory contracts and unexpired le	eases which includes	personal property	subject to an unex	cpired leas	se.
☐ I intend to do the following wit	th respect to the property of the e	estate which secures	those debts or is s	ubject to a lease:		
Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722		Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
None						
Description of Leased Property	Lessor's Name	Lease will be assumed pursua to 11 U.S.C. § 362(h)(1)(A)	ant			
1.	month to month rental	Х				
/ Adrian Nazario	8/8/2007	s	/ Lillian Lopez-	Nazario	8/8/200	7
Adrian Nazario ignature of Debtor	Date		illian Lopez-Na Signature of Joint D		Date	

Official Form 22A (Chapter 7) (04/07)	Official	Form	22A	(Chapter	7) ((04/07)
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In re	Adrian Nazario, Lillian Lopez-Nazario	According to the calculations required by this statement:
•	Debtor(s)	☐ The presumption arises
Case I	Number:	The presumption does not arise (Check the box as directed in Parts I, III, and VI of this statement.)
	(If known)	(Check the box as directed in Faits 1, iii, and vi of this statement.)

CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedule I and J, this statement must be completed by every individual Chapter 7 debtor, whether or not filing jointly,

whose	debts are primarily consumer debts. Joint debtors may con	mplete one statement only.				
	Part I. EXCLUSION FO	R DISABLED VETERANS				
1	If you are a disabled veteran described in the Veteran's Declaration in this Part I, (1) check the box at the beginning of the Veteran's Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement. Veteran's Declaration. By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. §901(1)).					
	Part II. CALCULATION OF MONTHLY	/ INCOME FOR § 707(b)(7) EXC	LUSION			
2	Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed. a. □ Unmarried. Complete only Column A ("Debtor's Income") for Lines 3-11. b. □ Married, not filing jointly, with declaration of separate households. By checking this box, debtor declares under penalty of perjury: "My spouse and I are legally separated under applicable non-bankruptcy law or my spouse and I are living apart other than for the purpose of evading the requirements of § 707(b)(2)(A) of the Bankruptcy Code." Complete only Column A ("Debtor's Income") for Lines 3-11. c. □ Married, not filing jointly, without the declaration of separate households set out in line 2.b above. Complete both Column A ("Debtor's Income") and Column B (Spouse's Income) for Lines 3-11. d. ☑ Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B (Spouse's Income) for Lines 3-11.					
	Column A Debtor's Income	Column B Spouse's Income				
3	Gross wages, salary, tips, bonuses, overtime, comm	issions.	\$5,268.35	\$0.00		
4	Income from the operation of a business, profession enter the difference in the appropriate column(s) of Line 4. Do not einclude any part of the business expenses entered on Line b a. Gross Receipts b. Ordinary and necessary business expenses c. Business income	enter a number less than zero. Do not	\$0.00	\$0.00		
5	Rent and other real property income. Subtract Line b from appropriate column(s) of Line 5. Do not enter a number less than zoperating expenses entered on Line b as a deduction in Part a. Gross Receipts b. Ordinary and necessary operating expenses c. Rent and other real property income	ero. Do not include any part of the	\$0.00	\$0.00		
6	Interest, dividends, and royalties.	<u>'</u>	\$0.00	\$0.00		
7	Pension and retirement income.		\$0.00	\$0.00		
8	Any amounts paid by another person or entity, on a expenses of the debtor or the debtor's dependents, in Do not include amounts paid by the debtor's spouse if Column B	\$0.00	\$0.00			

9	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 9. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:	al		
	Unemployment compensation claimed to be a benefit under the Social Security Act Debtor \$ Spouse \$	_	\$	\$
10	Income from all other sources. If necessary, list additional sources on a separate page. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism. Specify source and amount. [a.]			\$0.00
	Total and enter on Line 10.			
11	Subtotal of Current Monthly Income for § 707(b)(7). Add Lines 3 thru 10 in Column A, and, if Column B is completed, add Lines 3 thru 10 in Column B. Enter the total(s).			\$0.00
	1 (-)			

	Part III. APPLICATION OF § 707(b)(7) EXCLUSION					
13	Annualized Current Monthly Income for § 707(b)(7). Multiply the amount from Line 12 by the number 12 and enter the result.					
14	Applicable median family income. Enter the median family income for the applicable state and household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)					
	a. Enter debtor's state of residence: NY b. Enter debtor's household size: 2					
	Application of Section 707(b)(7). Check the applicable box and proceed as directed.					
15	The amount on Line 13 is less than or equal to the amount on Line 14. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI or VII.					
	☑ The amount on Line 13 is more than the amount on Line 14. Complete the remaining parts of this statement.					

Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15).

	Part IV. CALCULATION OF CURRENT MONTHLY INCOME FOR § 707(b)(2)				
16	Enter the amount from Line 12.	\$5,268.35			
17	Marital adjustment. If you checked the box at Line 2.c, enter the amount of the income listed in Line 11, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. If you did not check box at Line 2.c, enter zero.	\$0.00			
18	Current monthly income for § 707(b)(2). Subtract Line 17 from Line 16 and enter the result.	\$5,268.35			

	Part V. CALCULATION OF DEDUCTIONS ALLOWED UNDER § 707(b)(2)	
	Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)	
19	National Standards: food, clothing, household supplies, personal care, and miscellaneous. Enter "Total" amount from IRS National Standards for Allowable Living Expenses for the applicable family size and income level. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	\$ 904.00
20A	Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court).	\$ 632.00

20B	Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 42; subtract Line b from Line a and enter the result in Line 20B. Do not enter an amount less than zero.					
	a.	IRS Housing and Utilities Standards; mortgage/rental expense	\$3,073.00			
	b.	Average Monthly Payment for any debts secured by home, if any, as stated in Line 42.	\$			
	C.	Net mortgage/rental expense	Subtract Line b from Line a]	\$ 1,287.00	
21	Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 20A and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:					
22	Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation. Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 8.					
	Enter the amount from IRS Transportation Standards, Operating Costs & Public Transportation Costs for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)					
23	Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.) 1 2 or more. Enter, in Line a below, the amount of the IRS Transportation Standards, Ownership Costs, First Car (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42; subtract Line b from Line a and enter the result in Line 23. Do not enter an amount less than zero.					
	a.	IRS Transportation Standards, Ownership Costs, First Car	\$0.00			
	b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42.	\$			
	C.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a		\$ 0.00	
24	the "2 or Enter, in www.uso debts se amount	Standards: transportation ownership/lease expense more" Box in Line 23. Line a below, the amount of the IRS Transportation Standards, Odoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line cured by Vehicle 2, as stated in Line 42; subtract Line b from Line less than zero.	wnership Costs, Second Car (ave b the total of the Average Month	ailable at ly Payments for any		
	a. b.	IRS Transportation Standards, Ownership Costs, Second Car Average Monthly Payment for any debts secured by Vehicle 2,	\$ 0.00			
	C.	as stated in Line 42 Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a		0 • • •	
	0.	Tractomicromphicade dispersed for Variable 2	Odditact Line b Herri Line a		\$ 0.00	
25	and loca	Necessary Expenses: taxes. Enter the total average montal taxes, other than real estate and sales taxes, such as income tage taxes. Do not include real estate or sales taxes.			\$ 1,159.23	
26	that are	Necessary Expenses: mandatory payroll deduction required for your employment, such as mandatory retirement c discretionary amounts, such as non-mandatory 401(k) contri	ontributions, union dues, and u		\$ 0.00	
27		Necessary Expenses: life insurance. Enter average refer for yourself. Do not include premiums for insurance on you ance.			\$ 25.00	

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28	Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pursuant to court order, such as spousal or child support payments. Do not include payments on past due support obligations included in Line 44.				\$ 0.00
29	child.	Necessary Expenses: education for employne Enter the total monthly amount that you actually expend for equired for a physically or mentally challenged dependent co.	education that is a condition of employm	ent and for education	\$ 0.00
30	Other Necessary Expenses: childcare. Enter the average monthly amount that you actually expend on childcare- such as baby-sitting, day care, nursery and preschool. Do not include other educational payments.				
31	Other Necessary Expenses: health care. Enter the average monthly amount that you actually expend on health care expenses that are not reimbursed by insurance or paid by a health savings account. Do not include payments for health insurance or health savings accounts listed in Line 34.				
32	Other Necessary Expenses: telecommunication services. Enter the average monthly amount that you actually pay for telecommunication services other than your basic home telephone service—such as cell phones, pagers, call waiting, caller id, special long distance, or internet service—to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted.				
33	Total E	Expenses Allowed under IRS Standards. Enter the	he total of Lines 19 through 32.		\$ 5,227.23
		Subpart B: Additional Expe Note: Do not include any expense	nse Deductions under § 707(b) es that you have listed in Lines 1		
	Health Insurance, Disability Insurance and Health Savings Account Expenses. List and total the average monthly amounts that you actually pay for yourself, your spouse, or your dependents in the following categories.				
34	a.	Health Insurance	\$467.61]	
04	b.	Disability Insurance	\$		
	C.	Health Savings Account	Total: Add Lines a, b and c		\$ 467.61
35	you will	ued contributions to the care of household or continue to pay for the reasonable and necessary care and isehold or member of your immediate family who is unable	family members. Enter the actual n support of an elderly, chronically ill, or di		\$ 0.00
36	safety o	tion against family violence. Enter any average more your family under the Family Violence Prevention and Sers is required to be kept confidential by the court.			\$ 0.00
37	Home energy costs. Enter the average monthly amount, in excess of the allowance specified by IRS Local Standards for				\$
38	Education expenses for dependent children less than 18. Enter the average monthly expenses that you actually incur, not to exceed \$137.50 per child, in providing elementary and secondary education for your dependent children less than 18 years of age. You must provide your case trustee with documentation demonstrating that the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.			\$ 0.00	
39	Additional food and clothing expense. Enter the average monthly amount by which your food and clothing expenses exceed the combined allowances for food and apparel in the IRS National Standards, not exceed five percent of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) You must provide your case trustee with documentation demonstrating that the additional amount claimed is reasonable and necessary.				\$
40		ued charitable contributions. Enter the amount instruments to a charitable organization as defined in 26 L		the form of cash or	\$ 50.00
41	Total A	Additional Expense Deductions under § 707(b)	Enter the total of Lines 34 through 40.		\$ 517.61

4

		Su	bpart C: Deductions for Debt Pay	yment	
	the na Payme bankru	me of the creditor, identify the property ent is the total of all amounts contractual	s. For each of your debts that is secured by securing the debt, and state the Average Mally due to each Secured Creditor in the 60 to should include payments of taxes and ir e page.	Ionthly Payment. The Average Monthly months following the filing of the	
2		Name of Creditor Property Securing the Debt 60-month Average Payment			
	a.			\$	
				Total: Add Lines a, b and c	\$ 0.00
3	vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.				
		Name of Creditor	Property Securing the Debt	1/60th of the Cure Amount	
	a.			\$	
				Total: Add Lines a, b and c	\$ 0.00
ļ		nents on priority claims. Enter the divided by 60.	e total amount of all priority claims (includin	ng priority child support and alimony	\$ 0.00
			5. If you are eligible to file a case under Cha line b, and enter the resulting administrative		
	a. Projected average monthly Chapter 13 plan payment. \$		\$		
5	b.	by the Executive Office for United available at www.usdoj.gov/ust/ or court.)		x 10.00	
	C.	Average monthly administrative ex	pense of Chapter 13 case		
				Total: Multiply Lines a and b	\$ 0.00
				1 /	
6		Deductions for Debt Payment	. Enter the total of Lines 42 through 45.		\$ 0.00
6			Enter the total of Lines 42 through 45. D: Total Deductions Allowed under		\$ 0.00

	Part VI. DETERMINATION OF § 707(b)(2) PRESUMPTION						
48	Enter the amount from Line 18 (Current monthly income for § 707(b)(2))	\$ 5,268.35					
49	Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2))	\$ 5,744.84					
50	Monthly disposable income under § 707(b)(2). Subtract Line 49 from Line 48 and enter the result						
51	60-month disposable income under § 707(b)(2). Multiply the amount in Line 50 by the number 60 and enter the result.	\$ -28,589.40					
	Initial presumption determination. Check the applicable box and proceed as directed.						
	The amount on Line 51 is less than \$6,575 Check the box for "The presumption does not arise" at the top of page 1 of statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI.						
52	The amount set forth on Line 51 is more than \$10,950. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of Part VI.						
	The amount on Line 51 is at least \$6,575, but not more than \$10,950. Complete the remainder of Part VI (L 55).	ines 53 through					
53	Enter the amount of your total non-priority unsecured debt	\$					
54	Threshold debt payment amount. Multiply the amount in Line 53 by the number 0.25 and enter the result.	\$ 0.00					
	Secondary presumption determination. Check the applicable box and proceed as directed.						
55	The amount on Line 51 is less than the amount on Line 54. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII.						
	☐ The amount on Line 51 is equal to or greater than the amount on Line 54. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII.						

Part VII. ADDITIONAL EXPENSE CLAIMS						
56		and yo	Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, ist additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.			
			Expense Description	Monthly Amount		
		a.		\$		
			Total: Add Lines a, b, and c	\$0.00		

Part VIII: VERIFICATION				
I declare under penalty of perjury that the information proboth debtors must sign.)		•	in this statement is true and correct. (If this a joint case,	
57	Date: <u>8/8/2007</u>	_ Signature:	Adrian Nazario, (Debtor)	
	Date: 8/8/2007	Signature:	s/ Lillian Lopez-Nazario Lillian Lopez-Nazario, (Joint Debtor, if any)	

Income from all other sources (continued)

Future payments on secured claims (continued)

Name of Creditor	Property Securing the Debt	60-month Average Payment

Past due payments on secured claims (continued

ſ	Name of Creditor	Property Securing the Debt in Default	1/60th of the Cure Amount

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Official Form 22A (Chapter 7) (04/07) - Cont.
Other Expenses (continued)

Expense Description Monthly Amount

7

UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF NEW YORK

In Re BANKRUPTCY NO.

Adrian Nazario

Lillian Lopez-Nazario

Debtor.

DECLARATION RE: ELECTRONIC FILING OF PETITION, SCHEDULES & STATEMENTS

PART I - DECLARATION OF PETITIONER

[We] Adrian Nazario	and	Lillian Lopez-Nazario ,		
the undersigned debtor(s), hereby declare under penalty of perjury that the information I have given my attorney and the information				
provided in the electronically filed petition, statements, so	chedules is true and correct. I	consent to my attorney sending my petition,		
this declaration, statements and schedules to the United States Bankruptcy Court. I understand that this DECLARATION RE:				
ELECTRONIC FILING is to be filed with the Clerk once	all schedules have been filed	electronically but, in no event, no later than 15 days		
following the date the petition was electronically filed. I $\boldsymbol{\theta}$		ne signed original of this DECLARATION will cause		
my case to be dismissed pursuant to 11 U.S.C. § 707(a)(3) without further notice.				
✓ If petitioner is an individual whose d	obto are primarily consumed	labta and has abount of its under about 711 am		
_ [ii position to air inarriada vinceo ai	, ,	ebts and has chosen to file under chapter 7] I am		
and choose to proceed under Chapter 7, 11, 12 or 13	•	nderstand the relief available under each such chapter,		
	·			
		y of perjury that the information provided in this		
petition is true and correct, and that I have been author	ized to file this petition on beh	alf of the debtor. The debtor requests relief in		
accordance with the chapter specified in this petition.				
Dated: 8/8/2007				
Signed:	s/ Adrian Nazario	s/ Lillian Lopez-Nazario		
	Adrian Nazario	Lillian Lopez-Nazario		
	(Applicant	t) (Joint Applicant)		
PART II - DECLARATION OF ATTORNEY				

I declare under penalty of perjury that I have reviewed the above debtor's petition and that the information is complete and correct to the best of my knowledge. The debtor(s) will have signed this form before I submit the petition, schedules, and statements. I will give the debtor(s) a copy of all forms and information to be filed with the United States Bankruptcy Court, and have followed all other requirements in the most recent attachment to G.O. #162. I further declare that I have examined the above debtor's petition, schedules, and statements and, to the best of my knowledge and belief, they are true, correct, and complete. If an individual, I further declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12 or 13 of Title 11, United States Code, and have explained the relief available under each such chapter. This declaration is based on all information of which I have knowledge.

Dated: 8/8/2007

/s/ Richard L. Stern

Richard L. Stern, Esq. Attorney for Debtor(s)

UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF NEW YORK

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

B 201 Page 2

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Richard L. Stern, Esq.	/s/ Richard L. Stern	8/8/2007
Printed Name of Attorney	Signature of Attorney	Date
Address:		
Macco & Stern, LLP 135 Pinelawn Road Suite 120 South Melville, NY 11747		
(631) 549-7900		
	Certificate of the Debtor	
We, the debtors, affirm that we have received	and read this notice.	
Adrian Nazario	X <u>s/ Adrian Nazario</u>	8/8/2007
Lillian Lopez-Nazario	Adrian Nazario	_
Drinted Name(a) of Debter(a)	Signature of Debtor	Date
Printed Name(s) of Debtor(s)	xs/ Lillian Lopez-Nazario	8/8/2007
Case No. (if known)	Lillian Lopez-Nazario	
	Signature of Joint Debtor	Date